

# **TOWN OF NEEDHAM**

## **MEDICAL SERVICES POLICY #505**

### **I. PURPOSE AND SCOPE**

The purpose of this policy is to outline the rules and regulations surrounding payment for medical benefits for accidental retirees of public safety departments.

### **II. APPLICABILITY**

This policy applies to all police officers and firefighters who have been approved for accidental disability retirement.

### **III. POLICY**

In accordance with MGL Chapter 41, section 100 (B), police officers and fire fighters who have been granted an accidental disability retirement may be compensated for medical bills relating to that accidental disability retirement.

### **IV. POLICY**

#### **A. General Procedures**

The Town of Needham will make payment for medical bills related to accidental disability retirement. The Town will pay, or will reimburse employees for, those medical expenses which meet the following conditions:

1. the expenses were the natural and proximate result of the disability for which the employee was retired;
2. the request for payment was submitted within six months of the date that the service(s) were rendered; and
3. the expenses were reasonable under the circumstances.

In determining what is reasonable under the circumstances, the Medical Panel will consider, among other things, the Massachusetts Industrial Accidental Board rates for medical services. If the Medical Panel determines that the charges for services or prescriptions are unreasonable, the panel will authorized reimbursement only for an amount which it deems to be reasonable.

#### **B. Hospital and Physician Bills**

Hospitals and physicians should bill the Town directly by mailing invoices to:

Town of Needham  
Police Department  
99 School Street

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Needham, Massachusetts, 02192

OR

Town of Needham  
Fire Department  
88 Chestnut Street  
Needham, Massachusetts, 02192

These bills must be mailed directly to the Town at the address listed above, within six (6) months of the date that the bills were incurred. In most cases, the Town will not reimburse retirees for hospital or physicians' expenses, but will pay the provider directly.

**C. Prescribed Medications**

1. Accidental disability retirees should purchase their own prescribed medication and submit the receipts for reimbursement by the Town, within six (6) months of the date that the prescription was purchased. Only medication which meets the criteria outlined in Section V(A) above will be approved.
2. All requests for reimbursement for medication should be forwarded to the Police Department or Fire Department at the addresses listed above, within six months of the date that the prescription was purchased. Such requests should be accompanied by a receipt from the pharmacy which includes the following information:
3. In no event should police officers or firefighters who are retired under an accidental disability retirement submit those bills which are known to be related to the accidental disability to their Town-sponsored group health insurance provider. All disability-related bills must be submitted to the Town at the addresses given above in order to ensure prompt and efficient payment.

**V. MEDICAL PANEL**

The Medical Panel is established under the authority of MGL Chapter 41, Section 100(B). The Medical Panel consists of the Chairman of the Needham Retirement Board, the Town Counsel, and a Town-designated physician.

The Medical Panel has the responsibility of certifying the following:

- A. that the expenses for which payment is sought were the natural and proximate result of the disability for which the employee was retired;

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- B. that such expenses were incurred after the Town accepted the relevant section of the statute (Ch. 41, s. 100(B);
- C. that the expenses for hospital, medical, surgical, chiropractic, nursing, pharmaceutical, prosthetic, and related expenses, and reasonable charges for podiatry, were rendered within six months prior to the filing of the request for payment;
- D. that such expenses were in no way attributable to the use by the police officer or firefighter of any intoxicating liquor or drug, or to his/her being gainfully employed after retirement, or to any other willful act or conduct on his or her part; and
- E. that such expenses are reasonable under all the circumstances.

Effective Date: October 1, 1991